

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 17-22849-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Karl G. Spicer
2837 Kathleen Ter
Union, NJ 07083-4114

Yolanda G. Spicer
2837 Kathleen Ter
Union, NJ 07083-4114

Social Security No.:

xxx-xx-3396

xxx-xx-2854

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on September 18, 2017.

On 3/9/18 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable John K. Sherwood on:

Date: April 12, 2018
Time: 09:00 AM
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: March 13, 2018

JAN: wdh

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Karl G. Spicer
 Yolanda G. Spicer
 Debtors

Case No. 17-22849-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 185

Page 1 of 2
 Total Noticed: 46

Date Rcvd: Mar 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2018.

db/jdb
 aty
 cr
 Karl G. Spicer, Yolanda G. Spicer, 2837 Kathleen Ter, Union, NJ 07083-4114
 +Laura A. Rabb, 284 Amboy Avenue, Woodbridge, NJ 07095-2804
 +Freddie MAC, C/O Robertson, Anschutz & Schneid P.L., 6409 Congress Ave, Suite 100,
 Boca Raton, FL 33487-2853
 516897927 #Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
 517103692 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516897929 Cardworks/CW Nexus- Merrick Bank, Attn: Bankruptcy, PO Box 9201,
 Old Bethpage, NY 11804-9001
 516897930 Chase Card- Slate, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
 516897931 Citibank/the Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040S,
 Louis, MO 63129
 516897934 Eos Cca- Verizon Wireless, 700 Longwater Dr, Norwell, MA 02061-1624
 516897935 Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 517162289 +First Community Bank, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 516897936 Hudson County Employees FCU, PO Box 7, Brick, NJ 08723-0007
 517175717 +Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way,
 Virginia Beach, VA 23452-4262
 516897939 LoanCare Inc, PO Box 8068, Virginia Beach, VA 23450-8068
 516897944 Public Service Fcu, 619 Union Ave, Middlesex, NJ 08846-1963
 516897947 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of NJ- Division of Taxation, PO Box 286,
 Trenton, NJ 08695-0286)
 516897945 Specialized Loan Servicing/Sls, Attn: Bankruptcy, PO Box 636005,
 Littleton, CO 80163-6005
 516897946 +State of NJ- Div of Taxation, PO Box 046, Trenton, NJ 08601-0046
 516897951 The Home Depot, PO Box 9001010, Louisville, KY 40290-1010
 516897952 Volvo Car Financial Sv, 1 Volvo Dr, Rockleigh, NJ 07647-2507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 13 2018 23:19:09 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 13 2018 23:19:06 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +E-mail/PDF: gecsedirecoverycorp.com Mar 13 2018 23:16:11
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
 516897928 E-mail/Text: cms-bk@cms-collect.com Mar 13 2018 23:18:57 Capital Management Services,
 698 1/2 S Ogden St, Buffalo, NY 14206-2317

516897932 E-mail/PDF: creditonebknofications@resurgent.com Mar 13 2018 23:21:56 Credit One Bank NA,
 PO Box 98873, Las Vegas, NV 89193-8873

516909382 E-mail/Text: mrdiscen@discover.com Mar 13 2018 23:18:34 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

516897933 E-mail/Text: mrdiscen@discover.com Mar 13 2018 23:18:34 Discover Financial, PO Box 3025,
 New Albany, OH 43054-3025

516897937 E-mail/Text: cio.bncmail@irs.gov Mar 13 2018 23:18:47 Internal Revenue Service,
 PO Box 804527, Cincinnati, OH 45280-4527

516897938 E-mail/Text: bnckohlsnotices@becket-lee.com Mar 13 2018 23:18:37 Kohls/Capital One,
 Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043

517085681 E-mail/PDF: resurgentbknofications@resurgent.com Mar 13 2018 23:21:49
 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517085201 E-mail/Text: bkr@cardworks.com Mar 13 2018 23:18:30 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

517132394 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 13 2018 23:19:06 MIDLAND FUNDING LLC,
 PO BOX 2011, WARREN, MI 48090-2011

516897940 E-mail/PDF: pa_dc_claims@navient.com Mar 13 2018 23:16:03 Navient, Attn: Bankruptcy,
 PO Box 9500, Wilkes Barre, PA 18773-9500

517163559 +Fax: 407-737-5634 Mar 14 2018 00:50:23 Ocwen Loan Servicing, LLC,
 Ocwen Loan Servicing, LLC, ATTN: Cashiering Department, 1661 Worthington Rd., Suite 100,
 West Palm Beach, FL 33409-6493

516897941 Fax: 407-737-5634 Mar 14 2018 00:50:23 Ocwen Loan Servicing, LLC,
 Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493

516897942 E-mail/PDF: gecsedirecoverycorp.com Mar 13 2018 23:15:59 Old Navy Visa/Synchrony Bank,
 PO Box 960017, Orlando, FL 32896-0017

517127346 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfolio recovery.com Mar 13 2018 23:16:29
 Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,
 Norfolk VA 23541

516897943 E-mail/Text: bankruptcy@prosper.com Mar 13 2018 23:19:42 Prosper Marketplace Inc,
 PO Box 396081, San Francisco, CA 94139-6081

517175517 +E-mail/Text: bncmail@w-legal.com Mar 13 2018 23:19:20 Prosper Marketplace Inc.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

District/off: 0312-2

User: admin
Form ID: 185

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Total Noticed: 46

Date Rcvd: Mar 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517070288 E-mail/Text: bnc-quantum@quantum3group.com Mar 13 2018 23:19:01
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516900080 +E-mail/PDF: gecsedirecoverycorp.com Mar 13 2018 23:16:12 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516897948 E-mail/PDF: gecsedirecoverycorp.com Mar 13 2018 23:16:11 Synchrony Bank, PO Box 960061,
Orlando, FL 32896-0061
516897949 E-mail/PDF: gecsedirecoverycorp.com Mar 13 2018 23:16:11 Synchrony Bank/Old Navy,
Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060
516897950 E-mail/PDF: gecsedirecoverycorp.com Mar 13 2018 23:16:26 Synchrony Bank/Pc Richard,
Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060
516979500 +E-mail/Text: BKRMailOps@weltman.com Mar 13 2018 23:19:15
Volvo Car Financial Services US, LLC, c/o Weltman, Weinberg & Reis Co LPA,
323 W. Lakeside Ave Suite 200, Cleveland, OH 44113-1009
516954643 E-mail/PDF: pa_dc_litigation@navient.com Mar 13 2018 23:16:31
navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc.,
Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517280662 Public Service Hudson County EFCU
517108375* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245)

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor First Community Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marc C. Capone on behalf of Joint Debtor Yolanda G. Spicer mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com
Marc C. Capone on behalf of Debtor Karl G. Spicer mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com
Marie-Ann Greenberg magecf@magtrustee.com
Melissa S DiCerbo on behalf of Creditor LakeView Loan Servicing, LLC nj-ecfmail@mwc-law.com
Miriam Rosenblatt on behalf of Creditor Freddie MAC bkyecf@rasflaw.com,
mrosenblatt@rasflaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7